

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN R. VALLOSIO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24887

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/27/2019 and confirmed on 2/7/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		60,762.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		60,762.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,475.00	
Trustee Fee	3,207.88	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,682.88

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	GULF HARBOUR INVESTMENTS CORP	0.00	0.00	0.00	0.00
	Acct: 8790				
	GULF HARBOUR INVESTMENTS CORP	0.00	0.00	0.00	0.00
	Acct: 8790				

*** NONE ***

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN R. VALLOSIO	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	4,075.00	4,075.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-25				
	INTERNAL REVENUE SERVICE*	7,655.80	7,655.80	0.00	7,655.80
	Acct: 1039				
	CLEARVIEW FCU**	0.00	13,200.00	0.00	13,200.00
	Acct: 7025				
					20,855.80

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	2,391.57	1,808.46	0.00	1,808.46
	Acct: 0101				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 1450				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	3,678.57	2,781.65	0.00	2,781.65
	Acct: 0781				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,960.79	2,238.88	0.00	2,238.88
	Acct: 5850				
	CHASE AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct: 3509				
	DISCOVER BANK(*)	5,678.03	4,293.60	0.00	4,293.60
	Acct: 6700				
	LVNV FUNDING LLC	3,299.19	2,494.77	0.00	2,494.77

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3233				
	LVNV FUNDING LLC	1,029.68	778.62	0.00	778.62
	Acct: 7766				
	LVNV FUNDING LLC	776.84	587.43	0.00	587.43
	Acct: 0146				
	MARINER FINANCE LLC	4,869.38	3,682.12	0.00	3,682.12
	Acct: 4642				
	MIDLAND CREDIT MANAGEMENT INC	4,254.11	3,216.86	0.00	3,216.86
	Acct: 5710				
	ONE MAIN FINANCIAL GROUP LLC(*)	4,808.69	3,636.23	0.00	3,636.23
	Acct: 4651				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	WOODFOREST NATIONAL BANK	2,495.75	1,887.24	0.00	1,887.24
	Acct: 3604				
	INTERNAL REVENUE SERVICE*	1,899.54	1,436.39	0.00	1,436.39
	Acct: 1039				
	QUANTUM3 GROUP LLC AGNT - CROWN	503.94	381.07	0.00	381.07
	Acct: 7687				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7687				
	OFFICE OF THE UNITED STATES TRUSTE	0.00	0.00	0.00	0.00
	Acct:				
					29,223.32

TOTAL PAID TO CREDITORS

50,079.12

TOTAL CLAIMED

PRIORITY 7,655.80

SECURED 0.00

UNSECURED 38,646.08

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN R. VALLOSIO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24887

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John R. Vallosio
Debtor

Case No. 19-24887-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 03, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db	+ John R. Vallosio, 2131 Forest Drive, Apollo, PA 15613-9021

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:17:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175759	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 04 2025 01:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175757	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 04 2025 01:40:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175763	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 04 2025 03:05:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15175761	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 04 2025 03:16:48	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15179699	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 04 2025 03:05:37	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15175766	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:28:39	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15175765	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 06:13:09	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
15175767	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 04 2025 03:05:08	Credit One Bank N.A., PO Box 98872, Las Vegas, NV 89193-8872
15175769	Email/Text: mrdiscen@discover.com	Mar 04 2025 01:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15175768	Email/Text: mrdiscen@discover.com	Mar 04 2025 01:40:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15178974	Email/Text: mrdiscen@discover.com	Mar 04 2025 01:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15204703	Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 04 2025 01:40:00	Gulf Harbour Investments Corporation, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15175770	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 04 2025 01:40:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15179705	Email/PDF: resurgentbknottifications@resurgent.com	Mar 04 2025 03:17:58	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2025

Form ID: pdf900

Total Noticed: 32

			PO Box 10587, Greenville, SC 29603-0587
15175774	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2025 03:17:40	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175771	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2025 03:17:19	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15175778	+ Email/Text: bankruptcy@marinerfinance.com	Mar 04 2025 01:40:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15175777	+ Email/Text: bankruptcy@marinerfinance.com	Mar 04 2025 01:40:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15198538	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2025 01:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15175779	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2025 01:41:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15175780	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2025 01:41:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15180171	Email/PDF: cbp@omf.com	Mar 04 2025 03:05:07	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15175782	+ Email/PDF: cbp@omf.com	Mar 04 2025 06:12:59	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15175781	+ Email/PDF: cbp@omf.com	Mar 04 2025 03:49:27	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15212491	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:05:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15207286	Email/Text: bnc-quantum@quantum3group.com	Mar 04 2025 01:40:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15175783	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:05:21	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15176450	^ MEBN	Mar 04 2025 01:07:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175784	+ Email/Text: ebankruptcy@woodforest.com	Mar 04 2025 01:41:00	Woodforest National Bank, 25231 Grogans Mill Road, The Woodlands, TX 77380-3103
15175785	+ Email/Text: ebankruptcy@woodforest.com	Mar 04 2025 01:41:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Gulf Harbour Investments Corporation
15175760	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175758	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175764	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15175762	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15175775	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175776	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175772	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15175773	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2025

Form ID: pdf900

Total Noticed: 32

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor John R. Vallosio julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5